

Composite of Insurance Complaints

Total Complaints Investigated in 2002

HMO Complaints	1,299
Insurance Company Complaints	<u>12,019</u>
	13,318
Not Categorized	<u>2,567</u>
Totals:	15,885

Complaints by Line of Coverage

Auto	3,885	(24%)
Homeowners	1,462	(9%)
Individual Life	813	(5%)
Individual Accident & Health	1,343	(8%)
Group Accident & Health	3,669	(24%)
HMOs	1,299	(8%)
Group Credit Accident & Health	53	(1%)
Individual Annuity	127	(1%)
All Other Coverages	667	(4%)
Not Categorized	<u>2,567</u>	(16%)
Totals:	15,885	(100%)

Major Reasons for Complaints

	Insurance Companies		HMOs	
Claim Handling	8,350	(69%)	1,262	(97%)
Underwriting	1,141	(18%)	19	(1%)
Policyholder Service	1,310	(11%)	16	(1%)
Marketing and Sales	<u>218</u>	(2%)	<u>2</u>	(1%)
Totals:	12,019	(100%)	1,299	(100%)